

miVoice Win with Bendigo Bank– July 2025 Terms & Conditions ("Conditions of Entry")

Schedule	
Promotion:	miVoice Win with Bendigo Bank– July 2025
Promoter:	Bendigo and Adelaide Bank Ltd ABN 11 068 049 178, The Bendigo Centre - 22 Bath Lane, Bendigo, VIC 3550, Australia. Ph: 1300 236 344
Promotional Period:	Start date: 01/07/24 at 12:00 am AEST End date: 30/06/25 at 11:59 pm AEST Entries for each draw close at 11.59pm AEST/AEDT (as applicable in NSW) on the dates set out in the table below.
Eligible entrants:	Entry is only open to Australian residents who are 16 years and over. Entrants under the age of 18 must have parent or legal guardian approval to enter.
How to Enter:	To enter the Promotion, the entrant must complete the miVoice survey and opt into the prize draw as per the last question on the survey during the Promotional Period, as follows: a) miVoice Survey entry: follow the link to the miVoice Survey via the email they received and fully complete the survey and opt into the entry into the competition as per the last question on the survey. If two (2) or more different miVoice Surveys are sent to a miVoice member and opt in occurs twice (2) during the Promotional Period, they will earn one (1) entry for each of these surveys validly completed. For the removal of doubt, each specific survey and opt in may only be counted once and only one (1) entry may be earned per entrant for valid completion and opt in of a survey. If for example two (2) different miVoice Surveys are sent and the members opts in twice (2) during the Promotional Period, the entrant will receive one (1) entry into the corresponding draw for each of those surveys completed and opt in entries (for a total of two (2) entries). In the case that there is no Survey for a particular month (and no entrants for that month's draw), the entries from the previous month will be rolled over for that month's draw.
Entries permitted:	Entrants may enter multiple times provided each entry is submitted separately in accordance with the entry instructions and limitations above. The entrant is eligible to win a maximum of one (1) prize per draw (excludes SA residents).
Total Prize Pool:	AUD \$7,600.00

Prize Description	Number of this prize	Value (per prize)
The prize is a \$200 Giftpay voucher. Any ancillary costs associated with redeeming the voucher are not included. Any unused balance of the voucher will not be awarded as cash. Redemption of the voucher is subject to any terms and conditions of the issuer including those specified on the voucher. The prizes will be delivered by email.	36 (3 x prizes per monthly prize draw)	AUD\$200.00

Entries open (AEST/AEDT)	Entries close (AEST/AEDT)	Draw time/date (AEST/AEDT)
12:00am 1 st July 2024	11:59pm 31 st July 2024	11:00am 6 th August 2024
12:00am 1 st August 2024	11:59pm 31 st August 2024	11:00am 3 rd September 2024
12:00am 1 st September 2024	11:59pm 30 th September 2024	11:00am 1 st October 2024
12:00am	11:59pm	11:00am

1 st October 2024	31 st October 2024	5 th November 2024
12:00am	11:59pm	11:00am
1 st November 2024	30 th November 2024	3 rd December 2024
12:00am	11:59pm	11:00am
1 st December 2024	31 st December 2024	7 th January 2025
12:00am	11:59pm	11:00am
1 st January 2025	31 st January 2025	6 th February 2025
12:00am	11:59pm	11:00am
1 st February 2025	28 th February 2025	4 th March 2025
12:00am	11:59pm	11:00am
1 st March 2025	31 st March 2025	4 th April 2025
12:00am	11:59pm	11:00am
1 st April 2025	30 th April 2025	6 th May 2025
12:00am	11:59pm	11:00am
1 st May 2025	31 st May 2025	3 rd June 2025
12:00am	11:59pm	11:00am
1 st June 2025	30 th June 2025	1 st July 2025
Winner notification: All winners will be contacted by Alida (AU) Pty Ltd, Level 4, 152 Elizabeth Street, Melbourne, 3000 within seven (7) days of the draw. The winners will be published at the miVoice Member Hub on the same day of winner notification.		

- The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
- The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
- Valid and eligible entries will be accepted during the Promotional Period.
- Employees (and their immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, businesses involved in determination of winner/s for the Promotion, businesses involved in the management of the Promotion, any organisation benefiting from the Promotion, the Promoter's distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
- If a prize is won by a person under the age of 18, the prize may be awarded to the winner's parent or guardian.
- Draws:**
 - The draws will take place at Alida, Level 4, 152 Elizabeth Street, Melbourne, 3000 at 11:00 am AEST/AEDT (as applicable in NSW) on the dates set out above by computerised random selection. Non-winning entries in each prize draw will not be entered into any subsequent draws unless otherwise indicated.
 - The first three (3) valid entries drawn in each draw will be the winners of the prizes specified in the Schedule above.
 - If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance.
 - The draw may draw additional reserve entries in the case an invalid entry or entrant is drawn.
- All reasonable attempts will be made to contact each winner.
- If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize by the time specified by the Promoter, or is unavailable, they forfeit the prize and the Promoter is not obliged to substitute the prize.

9. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
10. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and specification, subject to any written directions of a regulatory authority.
11. No entry fee is charged by the Promoter to enter the Promotion.
12. Each prize will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
13. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at <http://www.bendigobank.com.au/public/privacy-policy/full-privacy-policy>. The Promoter's privacy policy contains information about how the entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may complain about any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrants' personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion and to the State and Territory lottery departments as required under the relevant lottery legislation. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion. Personal information collected from entrants will not be disclosed to any entity located outside of Australia.
14. It is a condition of accepting the prize that a winner (or their parent or legal guardian if under the age of 18) may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize. If a winner is under the age of 18, a nominated parent or legal guardian of the winner will be required to sign the legal release on the winner's behalf.
15. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier and the provision of the prize is the sole responsibility of the third party and not the Promoter. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry, to the extent of any inconsistency. The Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.
16. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
17. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
18. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). In the event that a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.

19. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter's decision will be final.
20. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or willful misconduct) in connection with this Promotion or accepting or using any prize (or recommendation), except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
21. The entrant will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
22. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
23. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
24. Authorised under: ACT Permit No. TP 23/01308 and SA Permit No. T23/XXX.